

**Not for Publication**

**UNITED STATES DISTRICT COURT  
DISTRICT OF NEW JERSEY**

**TERRY ALGRANATI,**

**Plaintiff,**

**v.**

**MIDLAND CREDIT MANAGEMENT,  
INC.,**

**Defendant.**

**Civil Action No.: 22-4818 (ES) (AME)**

**ORDER**

**SALAS, DISTRICT JUDGE**

On June 29, 2022, Plaintiff Terry Algranati, individually and on behalf of others similarly situated, filed a putative class action complaint in the Superior Court of New Jersey, Hudson County, alleging that Defendant Midland Credit Management, Inc., disclosed Plaintiff's private, personal, and financial information to a third-party vendor whom Defendant had engaged to prepare debt collection letters—without Plaintiff's consent—in violation of the Fair Debt Collection Practices Act ("FDCPA"), 15 U.S.C. § 1692, et seq. (D.E. No. 1-1, Ex. A ("Complaint" or "Compl.")). On April 26, 2023, the Honorable Andre M. Espinosa, U.S.M.J. issued a Report and Recommendation recommending that this action be remanded, pursuant to 28 U.S.C. § 1447, due to Plaintiff's lack of Article III standing to assert his FDCPA claim and the Court's consequent lack of subject matter jurisdiction. (D.E. No. 15 ("Report and Recommendation" or "R&R")). The Parties had fourteen days to file and serve any objections to the R&R pursuant to Local Civil Rule 72.1(c)(2). Plaintiff filed an objection to the R&R (D.E. No. 16 ("Plaintiff's Objection" or "Pl. Obj.")), and Defendant filed a response to Plaintiff's Objection (D.E. No. 17 ("Defendant's Response" or "Def. Resp.")). Having considered the Parties' submissions, the Court decides this

matter without oral argument. *See* Fed. R. Civ. P. 78(b); L. Civ. R. 78.1(b). For the reasons set forth in the Opinion filed herewith,

**IT IS** on this 15th day of July 2024, hereby

**ORDERED** that this Court **ADOPTS** Judge Espinosa's Report and Recommendation (D.E. No. 15); and it is further

**ORDERED** that this matter is hereby **REMANDED** to the Superior Court of New Jersey, Hudson County, pursuant to 28 U.S.C. § 1447(c); and it is further

**ORDERED** that the Clerk of Court shall mark this case **CLOSED**.

*s/ Esther Salas*  
**Esther Salas, U.S.D.J.**